



Life

is a test...



Hope in a Confusing World

A Daily Devotional

Volume 1

from the author of
"Biblical Economics 101: Living Under God's Financial Blessing"

S. R. Watkins, Ph.D

Acknowledgments

Thank-you Graeme Henderson for your terrific editing. You are amazing and I could not have completed this project without your wise input.

Graeme is a full time missionary with YWAM (Youth with a Mission) and as with all “YWAMers,” is in need of prayer and financial support (they work as volunteers). You can reach out to Graeme, support him and learn about his ministry and plans at: modernday.org/field-workers/graeme-henderson or email him directly at: graemephenderson@gmail.com.

I am very grateful to my good friend Dr. Selwyn Stevens of Jubilee Resources who has for years been a constant source of information. In my opinion, Dr. Stevens is the world’s leading expert on cults, apostasy, and apologetics. He also happens to be a really good guy who doesn’t mind sharing his material, which I have used throughout this publication, particularly in the month of October. He has written close to 100 books and you can download much of his material from his website for free. Selwyn is also a complete “Facebook addict” and posts some really good stuff seven days a week! “Follow him” and you will learn lots! Thanks buddy! You’re a blessing..... <https://jubileeresources.org>

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The comments and opinions expressed in this calendar are exactly that; “opinions”, and opinions are never right or wrong, they are simply “opinion.” It is not the intention of the author to coerce, force, or influence anyone other than to move them closer towards God. Further it is not the intention of the author to solicit funds or donations (however, donations to this Ministry are appreciated although tax receipts are not available.) Suggested book reading/posters etc. are just that, “a suggestion.” With a few exceptions the author of this publication does not know the authors of the books that he is recommending.

If this calendar/devotional is a blessing to you, and/or if you have comments or suggestions, please contact the author at: www.newstartministries.ca

Dedication

I dedicate this book to Dr. Chuck Pierce, Drs. Robert & Linda Heidler and the incredible staff at Glory of Zion in Corinth, Texas USA. You have supported me for over 15 years and your ministry has changed my life. Chuck, you are an obedient servant and prophet to the Lord; the best! Robert, you are the finest teacher in the body of Christ today. Thank-you Linda for your wonderful teaching and ministry to me. Two people at Glory of Zion who I became friends with and blest me so much were Rick Cowan and Barry Harrington. Rick was a kind man who was very thoughtful and encouraging to me. Barry was a great jokester and in my opinion the “Unofficial Ambassador” of Glory of Zion. I miss both of these two fine gentlemen. RIP

Also, many thanks to my very many dear friends at Glory of Zion. (aka “the Land of GOZ”): Darren & Jennifer, Chad & Jennifer, Carol & Bill, Laine & Sandra, Barbara & Dale, Lori & Brian, Andrea & Paul; Doris, Susan, John, Keith, Elaine, Suzanne, Barbara, Lisa, Donna, Anita, Austin, and Klancy. I see you live every Sunday on my TV, and miss you all.

What’s up with “Doc”?

A number of years ago I worked at a Christian summer camp here in Alberta. Apparently, it is customary for everyone (including staff) to be given a “nickname.” Mine was “Doc” (because of my education) and they gave me no choice in the matter; the name stuck. I seldom use my first name anymore because people often do not spell it correctly and/or tend to shorten it, (which I do not like) so “Doc” is easy to remember, pretty hard to mis-spell and gets rid of the formality of “Dr. Watkins.”

Who is “Doc”?

Stuart R. Watkins, Ph.D was born and raised in Calgary, Alberta. He worked for two winters in the hotel industry and spent three summers working as a cowboy, trail guiding in beautiful Banff National Park in the majestic Canadian Rockies. He graduated in 1981 with a Bachelor of Business Administration and began his career of entrepreneurship at the age of 23, owning and operating several successful businesses.

Returning to post-secondary education 22 years later, he completed a Bachelor of Theology, a Masters and then Doctorate of Apostolic Leadership (aka Practical Ministry) and finally a Ph.D. in Ministerial Studies (Economics). His passion has always been to help people; whether it be teaching biblical economics, Christian business principles, or offering excellence training for marketplace ministries and businesses. An entrepreneur for 40+ years he owns and manages an investment company, a publishing company and serves as a financial, operational and strategic planning consultant to churches, charities and non-profit organizations, teaches internationally and bi-annually hosts conferences in Rwanda in conjunction with his work there with Compassion Canada. He is the author of: *“Biblical Economics 101: Living Under God’s Financial Blessing”* (2nd printing); *“Life is a Test - A Daily Devotional Volume 1”* (Jan. 2022); *“Prayer Pilot - a Guide for Starting Your Life.”* (June 2022), and *“Life is a Test - A Daily Devotional Volume 2”* (Jan. 2023);

Dr. Watkins is a licensed minister of the Gospel with Eagle World Wide Ministries in Hamilton, Ontario and commissioned by the Global Spheres Centre in Corinth, Texas as a Business Apostle, a Deliverance Minister, and a Christian Author. He is a member the Global Council of Nations, both the



Canadian and International Coalition of Apostolic Leaders, the International Society of Deliverance Ministers, the Calgary Christian Connect Group and the CEO of New Start Ministries Ltd.

Additionally, Dr. Watkins teaches spiritual warfare, cleansing the land, healing, spiritual gifts, intercessory prayer, deliverance, evangelism, prophecy and many other dynamic subjects. At home in Alberta, he enjoys music, fine dining, skiing, fitness, gardening, collecting western art and antiques. Somehow, he manages to read one - two books a week! He is a Life Member and past President (5 terms) of the Trail Riders of the Canadian Rockies. For further information about his teaching classes and consulting, contact him at: www.newstartministries.ca/contact

Written by Fred Schuman, Renewal Counselling, Calgary, AB.

Doc's Book Club

There is an expression that says that "every man has one vice." I have one; books! Out of my vast library (would you believe I have nine bookcases? - six of which are 8 feet tall), I have read over 2000 non-fiction Christian books and researched/written over 130 papers for school assignments. As much as I believe that the Word of God (aka the Bible) is the final Word on issues, and should not be "interpreted" (just read it!), reading from good authors can educate and confirm the Word. I have made recommendations periodically throughout this calendar, and with a few exceptions, I do not personally know the authors, but I do know their credentials and reputations.

I use the New King James Version and for explaining issues and for ease of understanding I like the New International Version, which is the version I quote most often in this publication. There is nothing wrong with The Living Bible as a good comparison and the Message and Passion versions are fun to read. If you are a beginner, I suggest the Living Bible for starters. Read (in this order) Ephesians, James, Romans, 1 and 2 Corinthians, Colossians, Hebrews, then John, Luke, Mark, and Matthew. Next, finish the rest of the New Testament, and then start at the beginning of the Old Testament. As you're doing this, find a gospel preaching, faith teaching, spirit filled church and go!

Note to Readers

Following Holy Spirit's direction, I took a course that I wrote called, "Biblical Economics 101" and expanded it into a book of the same title. Now, after a year of prayer and writing, He has guided me through the steps to produce this devotional. The direction that I have been given is to stimulate thought; perhaps, be somewhat provocative; have you conduct a self-analysis; - in other words, get you thinking! Isn't that what Jesus did?

What you are about to read, I did not write. Honestly, I am not that smart! All credit goes to Holy Spirit who gave me the idea to make a daily devotional. I wrote the first 15 days and then said to myself, "well that's all I can write; so much for that project" and proceeded to put it on the back burner. But God had other plans... This calendar/book was written by Holy Spirit; not by me. So please enjoy and reflect on His Words, not mine. I have written these challenging thoughts, tests and ideas as much for myself as for any of you; trust me I have!

To foreign readers, I am a Canadian citizen living in sunny southern Alberta. We Canadians spell a few words differently than many other countries, as we tend to use British spelling practices. Examples include "colour," "favourite," "blest," "cheque" and "centre." Out of respect for my Canadian heritage, I am retaining my Canadian culture in the writing style and the spelling of some words. So, dear reader, please do not think this book has typos! (hopefully you will not find any!) We Canadians spell some words differently (or "correctly" as we believe!) from the rest of the world.

No doubt that this devotional will stimulate some thoughts and questions in your mind (at least I hope so). Please feel free to email me with any and all questions that you may have and I will do my upmost to answer them; and before you ask, there is no charge (you already bought the book!) Feedback is always important too. Please connect with me through my website. Thank you!

As I am sure you can imagine, trying to write what is essentially a sermon in less than 300 words has turned out to be quite a challenge! (I say 300 because that is approximately how much space I have per page.) Therefore, on many occasions I've had to extend it to part one, part two, part three, etc. of the same

topic. It was not my intention to write a devotional with a “hook” at the end of each day to keep you reading! It is not a “marketing ploy!” It’s just that sometimes you simply “can’t say what you gotta say” in 300 words! Something you’ll notice if you have not already, is that I always refer to Holy Spirit as “Holy Spirit”; I never refer to Him as “the Holy Spirit.” That is because Holy Spirit, is not a “thing” or an “it”; Holy Spirit is a person - part of the Trinity of God (Father, Son, Holy Spirit). I do not believe that referring to Holy Spirit as a “the” fits the person of God that Holy Spirit exemplifies.

I refuse to capitalize the name satan. I know that that is grammatically incorrect, but satan doesn’t deserve the honour; and besides, it’s my project. He has done everything he can to stop the publication of it, so this is one of my revenges to him.

One of the things I've learned about book publishing, is that selling books is all about marketing, and the best form of marketing is word of mouth which comes from reviews and/or endorsements. If you are enjoying this calendar, I would very much appreciate it if you could go to Amazon, Indigo, or Barnes & Noble and write a review. If you desire, an endorsement emailed to me would be greatly appreciate it. Thank-you.

It may appear in some instances that I have repeated myself in this calendar. The theme yes, but the wording no, as I have used different examples and scriptures to make the point. Why repeat them? Because some things are just too important and need to be heard again, and again, and again.... Learning the bible is a life-long, revelational journey.

Please have a look at my website (it will be under-going an overhaul in January and February of 2022). There you will find many “free things” like: blogs, bible studies, sermons, videos, book suggestions etc.

Enjoy this devotional! May God shield you from all works of the enemy as you read, study, and grow towards Him. (Eph. 6:10-18).

”Doc”

”Have I now become your enemy by telling you the truth?”

(Gal. 4:16 NIV)

January



1

Who Are You?

If you were stripped from all the facades of life and all the protective defense mechanisms - the fear and rejection, tragedies of your life coming from victimization; fear of man, failure, abandonment, guilt, self-hatred - if you stripped all of this away from you, who would you be? It seems in life that the more unsolved hurts and pains we have, the more we live a facade life to cover it up. Or, we seek either pleasures or addictions to numb our pain. Money is one of the leading causes of strife and divorce in marriages.

We spend our lives searching for the “meaning of life” when right in front of us is God the Father, Son and Holy Spirit who created you and I. This is the same God who wants to care for us, yet we shun the Trinity and spend our lives in vain looking for answers - which are right there in front of our nose!

It is time to turn the calendar. It is a New Year, a new time. What a great juncture to turn over a new leaf! Jesus said, *“Come to me, all you who are weary and burdened, and I will give you rest. Take my yoke upon you and learn from me, for You are gentle and humble in heart, and you will find rest for your souls.”* (Matt. 11:28-29)

Doc’s Book Club: To start the year off on the right track, read, ***“Redeeming the time; Get your life back on track with the God of second opportunities.”*** by Dr. Chuck D. Pierce.

Life is a test... Who are you, truly?

Embrace Change.

I guess it depends upon one's point of view, but I feel that if you are not changing then you are not growing. If you are not growing, then a snowball effect begins to take place: if you stop growing, you begin to stop living... if then you are not living, you are slowly dying. It's sobering, but a true reality. I have spent my life studying success and successful people and one of the characteristics I have noticed about successful people is that they always seem to have *"a fire in their boiler"* as my dad would say. They always seem to seek changes, challenges and adventures. I have found that if I don't challenge myself every day and change myself every few months, I get bored.

Start a journal; write notes to yourself about your mistakes, your successes, your dreams and then write your goals. No goals? Go away on a personal retreat weekend (with or without your spouse) and just spend time alone with God and ask Him about goals. What does He want you to be doing? Pray about your finances; what would He have you do with them? Would He have you start a budget or investing plan? When you have your goal(s), set it all in motion.

"For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future." (Jer. 29:11)

Life

is a test... How are you doing at embracing change?

Who Are you Listening to?

If you are “hearing” but it is not from God, then who are you listening to? The devil will never give you peace, only Jesus can do that. Here are some guidelines: The Father’s voice stills you, reassures you, enlightens you, forgives you, calms you, encourages you, and comforts you. All of these emotions will fill you with peace, joy and security. Your “seer” will tell you that if you’re ever unsure yourself. (see Acts 15:28; 34 NKJV)

Satan’s voice: rushes you, frightens you, confuses you, condemns you, stresses you, discourages you, and worries you. All of these emotions are negative, are the opposite of peace, will keep you awake at night and give you nothing but fear. THAT is not of God....

Sometimes we encounter feelings that are neither of these things. It’s in those times we must wait on the Lord and His guidance. At times, it may just be ourselves and our own thoughts, but as we spend more time with Him we begin to recognize the Father’s voice which the enemy can not take away from us because He has all authority over Satan. (Mark 1:21-27) Spend more time with God and get to know His voice. Sometimes people will say, “*I got a hunch about...*” If that “hunch” is positive, it is from the Lord; if negative, it is probably from the devil.

Life is a test... Who are you listening to?

The World is Full of Change; You can Change too!

Repentance is to change the way you think - your behaviour. God has placed in us a wonderful revelation; replace any destructive lies that you have believed with the pure truth from God. In our childhood, we were bombarded with a collage of good and bad thoughts - words spoken to us by ourselves and others; images from TV and computer screens etc. etc.

From that, we formed an image of ourselves; some of it good and some of it not so good. The bad stuff we think about ourselves inevitably leads us to do things that do not align with the Word of God. It is simply called "sin" and we are all guilty of it. Rom. 3:23 says, *"for all have sinned and fall short of the glory of God."* Actually, we are all born into sin;

Ps 51:5 says, *"Behold, I was brought forth in iniquity. And in sin my mother conceived me."* (NKJV) We can be set free from mindsets that have hindered us from our God ordained destiny by simply confessing those sins, asking God to forgive us (which He does) and then change and not do that anymore.

"He said to her, 'Woman, where are those accusers of yours? Has no one condemned you?' She said, 'No one, Lord.' And Jesus said to her, 'Neither do I condemn you; go and sin no more.'"
(John 8:10-11 NKJV)

Life

is a test... How is the change from what you think you are to who you really are, going for you?

Successful People are Kind and Fair

God wants to know how you are doing in the area of how you are treating others.

Loving others as we love ourselves is one of His biggest tests. (Mark 12:21) Do you have compassion for your fellow man? For people that are less fortunate than yourself? Giving money to people that are poorer than you is a sign of compassion.

The Bible is filled with stories of compassion in the Old Testament, and examples of the compassion of Jesus Christ are plentiful in the Gospels such as healing outcasts of society (Matt. 8:1-3), as well as dining with them. (Luke 19:1-10) These examples of compassion are a call and challenge to the followers of Jesus. They tell of a Savior who was willing to connect not just with the people of status, but they also show a Savior willing to suffer for the whole world, and who commands all of us to live and act compassionately.

"Be kind and compassionate to one another, forgiving each other, just as in Christ God forgave you." (Eph. 4:3)

"Blessed are those who act justly, who always do what is right." (Ps. 106:3)

Life

is a test... How are you treating others?

Less Than 1% of the Church does this:

In Matthew chapter 6, Jesus gives three commandments and explains each one of them. Condensed, He said, “...*when you pray...when you fast...when you give*”...Most people understand the concept of prayer, although it seems to me that few people know how to do it correctly (more on that later). Same for giving, but fasting? What is that???

The purpose of fasting is not to lose weight (although that can be an added bonus for some of us!), nor to make your life miserable. The discipline of fasting releases the blessing of God in the life of a Christian. If you are not content to go through this year like you did last year, now is the time to fast to see breakthroughs. We fast to seek the will of God; the right way for us to go. As indicated in Ezra 8:21 we fast for substance. We fast to petition God about our resources; our finances and affirm to Him that He is our source. Fast to put your flesh under submission and hear from God. If only 1% of the church is doing this, then I guess only 1% are reaping the benefits. (aka blessings!)

Doc's Book Club: Jantezen Franklin has the best books on the subject of fasting.

Life

is a test... Are you following Jesus' command and fasting?

Move On.

Don't waste your time and energy with regret; it is just not worth it. This includes forgiving yourself; one of life's hardest tasks, but it needs to be done. Ensure you have learned from your mistakes though! As my father used to say, *"It is not a good day unless you learn something."* We must avoid repeating the same mistakes. Tragically, many of us (myself included) will make the same mistakes over and over until we get it through our thick heads. It's only by the grace of God that He does not grow tired of reaching out to us.

Painfully, one of the biggest areas we struggle in forgiving ourselves is when we have lost or wasted money. It is something the church seldom talks of, and yet can easily bring darkness, or worse, pride, thinking that we know better than God in how to manage our finances. It can happen to anyone who is not grounded in God throughout the whole process. As we are not tied to our shortcomings in our past through the blood of Christ, so the same rule applies to our past financial mistakes. Learn from your mistakes and move on.

"For if you forgive other people when they sin against you, your heavenly Father will also forgive you. But if you do not forgive others their sins, your Father will not forgive your sins."
(Matt. 6:14-15)

Life

is a test... How are you doing at forgiving others and yourself?

Celebrate Others Success (even when you wish it was you).

This inability to celebrate with others begins with discontented jealousy. We really want something even to the point of making it into an idol; and then we see someone else getting it. Nothing seems to “burn us” more than when someone gets some type of financial blessing like a new house or car.

Proverbs 14:30 tell us what jealousy is like: *“A heart at peace gives life to the body, but envy rots the bones.”* That bitterness inside of you eats at you. Notice that the scripture says *“envy rots the bones.”* And then people wonder why they get sick. I can’t tell you how many people I’ve met who had a bad case of bitterness that was like a cloud over them. These people get sick more often, often make impulsive decisions on money or on their relationships, and they become even more bitter! The cycle has to be broken somewhere. Forgive the other person, forgive yourself; and celebrating with those around you is a fantastic way to begin getting out of a cloud of bitterness and envy. It’s so important we live free of this.

The lack of money causes more envy than anything I know of. Instead of envy, rejoice with the other person’s success and have an “attitude of gratitude” for what God has blest you with.

Life

is a test... Can you stay away from envy?

God Loves You.

Do you love your kids? That's what we are to God; His kids. He loves you so very much, as if you were the only person that existed on the face of this earth. He really does love you that much. He wants you well in every part of your life. God can and will heal you. So, believe that your faith makes you whole. Your faith, and the healing power of the blood of Jesus.

Read Matt. 8:43-48. I'll paraphrase some of it; the passage tells of a woman who had a bleeding problem for twelve years, and she touched Jesus as He passed by in a crowd. Jesus stopped everyone because He felt power go from Him. *"... Then the woman, seeing that she could not go unnoticed, came trembling and fell at his feet. In the presence of all the people, she told why she had touched Him and how she had been instantly healed. Then He said to her, 'Daughter, your faith has healed you. Go in peace.'"*

Just believe what God's Word says. You see you are very special to Jesus because He paid a very dear price for your salvation and your healing. Just like salvation, healing is a paid for gift, just for you. If you need healing right now, just reach out like a little child by faith and receive by faith. Trust God to do the rest by faith!

Life

is a test... Have you ever stopped to think about how much God loves you? Enough to die for you....

More Than Enough.

The Word of God is so plain. When Jesus came, He said, *"I have come that they might have and enjoy life more abundantly."* The Word says in Ephesians 3 that His intent was that even the principalities, and powers in heavenly places might be made known by the church. That the manifold wisdom of God, according to His eternal purpose which He proposed in Christ Jesus our Lord; and in Him we have boldness and access with confidence by faith in Him.

He came to provide more than enough and then He brought the faith with which to do it. He is the author, and the finisher of our faith. He comes along and He says My whole purpose in this thing is to grant you according to the riches of My glory to be strengthened with might by My Spirit in your inner man. So that I may dwell in your hearts by faith, being rooted and grounded in love to ensure that you may be filled with all the fullness of our God.

This Jesus, our Lord, our Savior.... is He enough? Oh yeah, He is enough; He is more than enough. He's Jesus; He's Lord; He's God.*

Life

is a test... My favourite book of the Bible is Ephesians.
What is yours?

* paraphrased by the author from the book of Ephesians chapter 3.